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10 Attorneys for Defendants

11 UNITED STATES DISTRICT COURT
12
13 NORTHERN DISTRICT OF CALIFORNIA
14
15 SAN FRANCISCO DIVISION

16 DAMARIS CRUZ, individually and
17 on behalf of all others similarly
18 situated,

19 Plaintiff,

20 vs.

21 MRC RECEIVABLES CORP.;
22 MIDLAND CREDIT
23 MANAGEMENT, INC.; A.
24 SYRAN, an individual,

25 Defendants.

CASE NO.: C 07 05688 SC

**DECLARATION OF JAMES
ALEXANDER SYRAN IN
SUPPORT OF DEFENDANTS'
MOTION FOR SUMMARY
JUDGMENT**

Date: March 21, 2008
Time: 10:00 a.m.
Dept: Courtroom 1, 17th Floor

The Honorable Samuel Conti

1 I, James Alexander Syran, declare:

2 1. I am Senior Vice President, Operations and Marketing, for defendant
3 Midland Credit Management, Inc. ("Midland"). I make this declaration in support
4 of Defendants' Motion for Summary Judgment. I have personal knowledge of the
5 facts set forth below, and could and would testify thereto if called upon to do so.

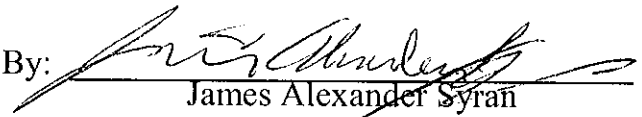
6 2. Midland sends form settlement letters to its customers, offering them
7 the opportunity to settle their debts for a percentage of the full amount due.

8 3. Certain of those form settlement letters sent by Midland bear my
9 typewritten name and title ("A. Syran, Senior Vice President, Operations &
10 Marketing") at the bottom of the letter.

11 4. I have approved of Midland's use of form settlement letters that bear
12 my typewritten name and title at the bottom of the letter.

13 5. I have reviewed the form letters attached as Exhibits A, C and E to
14 the Complaint, and they accurately reflect the terms of settlement offers that the
15 company was willing to honor if accepted by the debtor. I have approved of
16 Midland's use of these form settlement letters.

17 I declare under penalty of perjury under the laws of the State of
18 California that the foregoing is true and correct. Executed at San Diego,
19 California on this 15th day of February, 2008.

20
21 By: 
22 James Alexander Syran
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